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Attorney for Secured Creditors, Susan Lackemacher and Verna Stothoff

WGT 3337

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:	: CHAPTER 13
	:
CARL R. REITANO and KATHLEEN	: CASE NO.: 13-36369-MBK
REITANO,	:
	: NOTICE OF OBJECTION TO MODIFIED
<u>Debtors.</u>	: PLAN DATED JANUARY 13, 2014
	: (CONFIRMATION HEARING DATE:
	: 02/11/2014 @ 9:30 A.M.)

The undersigned, William G. Tauriello, Esq., attorney for Secured Creditor, Susan Lackemacher and Verna Stothoff, the holders of a Mortgage on the debtors' premises at 211 Old Croton Road, Raritan Township, New Jersey 08822, hereby objects to the confirmation of the debtors' proposed Chapter 13 Plan to the extent the same provides for an amount less than the amount due the Secured Creditor as set forth in its Proof of Claim.

The bar date for filing Proofs of Claim is April 9, 2014. The Secured Creditor has not filed its Proof of Claim, but intends to do so. The debtors' Plan indicates that the debtors' mortgage with the Secured Creditor is subject to lien stripping by debtors, alleging there is insufficient equity in the premises to secure this creditor's mortgage. Said allegations are not supported by any appraisal of the debtors' real estate. In addition, the first mortgagee has not filed a Proof of Claim so the extent of its lien cannot be determined.

Accordingly, the striping of this creditor's lien would be a violation of 11 U.S.C. 1322(b) and 1322(b)(5).

WILLIAM G. TAURIELLO, ESQ.

By: /s/William G. Tauriello, Esq.
William G. Tauriello, Esq.

Dated: January 20, 2014

**THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**